

State of Washington
Office of Insurance Commissioner

2003 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Other Passenger Auto Liability

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$237,495	13.17%	\$232,640	\$158,455	68.11%
2	Farmers Ins Co Of WA	21644	WA	\$173,013	9.60%	\$172,789	\$114,188	66.09%
3	Allstate Ins Co	19232	IL	\$123,660	6.86%	\$123,004	\$77,853	63.29%
4	Safeco Ins Co Of IL	39012	IL	\$116,312	6.45%	\$108,882	\$73,424	67.43%
5	Pemco Mut Ins Co	24341	WA	\$84,287	4.67%	\$80,700	\$57,166	70.84%
6	United Services Auto Assoc	25941	TX	\$53,402	2.96%	\$53,059	\$35,684	67.25%
7	Mid-Century Ins Co	21687	CA	\$42,486	2.36%	\$41,315	\$24,854	60.16%
8	Geico General Ins Co	35882	MD	\$40,690	2.26%	\$39,116	\$33,077	84.56%
9	Allstate Ind Co	19240	IL	\$39,489	2.19%	\$40,310	\$23,429	58.12%
10	USAA Cas Ins Co	25968	TX	\$39,468	2.19%	\$38,999	\$24,860	63.74%
11	Mutual Of Enumclaw Ins Co	14761	WA	\$38,771	2.15%	\$38,667	\$24,101	62.33%
12	Pemco Ins Co	18805	WA	\$38,431	2.13%	\$36,995	\$31,422	84.94%
13	Progressive Max Ins Co	24279	OH	\$37,809	2.10%	\$28,105	\$16,147	57.45%
14	State Farm Fire And Cas Co	25143	IL	\$29,257	1.62%	\$29,143	\$19,744	67.75%
15	Hartford Underwriters Ins Co	30104	CT	\$28,624	1.59%	\$29,069	\$17,918	61.64%
16	Viking Ins Co Of WI	13137	CO	\$26,793	1.49%	\$26,653	\$15,486	58.10%
17	Financial Ind Co	19852	CA	\$25,432	1.41%	\$25,847	\$16,387	63.40%
18	Nationwide Mut Ins Co	23787	OH	\$24,623	1.37%	\$23,939	\$19,483	81.39%
19	Government Employees Ins Co	22063	MD	\$22,981	1.27%	\$22,421	\$19,852	88.54%
20	Allstate Prop & Cas Ins Co	17230	IL	\$21,723	1.20%	\$18,608	\$11,467	61.62%
21	Progressive Northern Ins Co	38628	WI	\$21,271	1.18%	\$19,902	\$11,794	59.26%
22	Dairyland Ins Co	21164	WI	\$20,023	1.11%	\$19,546	\$12,181	62.32%
23	Unigard Ins Co	25747	WA	\$19,264	1.07%	\$19,782	\$14,918	75.41%
24	Geico Ind Co	22055	MD	\$18,587	1.03%	\$16,876	\$11,846	70.19%
25	Grange Ins Assn	22101	WA	\$18,139	1.01%	\$18,321	\$13,262	72.39%
26	Liberty Mut Fire Ins Co	23035	MA	\$16,744	0.93%	\$15,424	\$11,874	76.98%
27	Illinois Natl Ins Co	23817	IL	\$16,386	0.91%	\$16,769	\$12,232	72.94%
28	Progressive American Ins Co	24252	FL	\$16,330	0.91%	\$16,665	\$9,729	58.38%
29	Safeco Ins Co Of Amer	24740	WA	\$16,174	0.90%	\$12,866	\$6,406	49.79%
30	Progressive Northwestern Ins Co	42919	WA	\$15,668	0.87%	\$17,311	\$10,192	58.87%
31	Country Mut Ins Co	20990	IL	\$15,573	0.86%	\$14,974	\$9,034	60.33%
32	Geico Cas Co	41491	MD	\$14,866	0.82%	\$14,335	\$8,113	56.59%
33	Progressive Preferred Ins Co	37834	OH	\$14,497	0.80%	\$12,804	\$8,213	64.14%
34	Metropolitan Cas Ins Co	40169	RI	\$14,251	0.79%	\$13,751	\$12,811	93.16%
35	Glens Falls Ins Co	34622	DE	\$13,128	0.73%	\$16,483	\$8,690	52.72%
36	Progressive Cas Ins Co	24260	OH	\$12,572	0.70%	\$14,188	\$9,181	64.71%
37	North Pacific Ins Co	23892	OR	\$11,530	0.64%	\$11,471	\$8,997	78.43%
38	Property & Cas Ins Co Of Hartford	34690	IN	\$11,295	0.63%	\$8,749	\$6,120	69.96%
39	New South Ins Co	12130	NC	\$10,728	0.60%	\$10,687	\$6,016	56.29%
40	Amex Assur Co	27928	IL	\$10,249	0.57%	\$9,614	\$7,406	77.04%
All 207 Other Companies				\$250,970	13.92%	\$252,060	\$175,692	69.70%
Totals (Loss Ratio is average)				\$1,802,992	100.00%	\$1,762,840	\$1,189,703	67.49%

(1)Excluding all Loss Adjustment Expenses (LAE)